

CCCC Team Shines In Stock Market Game Competition

SANFORD — A team from Central Carolina Community College won the collegiate division in recent competition of the Stock Market Game.

The SIFMA (Securities Industry and Financial Markets Association) Foundation is responsible for the program. Amber Thomas, CCCC Business Technologies instructor, worked through the non-profit North Carolina Council on Economic Education, which administered the project.

Members of the winning CCCC team were Shannon Eason, Amanda Holt and Jennifer M. Womble, all of Harnett County. The team received a scholarship award from First Bank.

The game allows students to manage and invest a portfolio of \$100,000 virtual dollars. Their investments are linked to the actual stock market. There are certain rules they must follow regarding how purchases are made, but they have lots of freedom to be creative and formulate their own beliefs and ideas to invest their money. The CCCC team showed a 5.71 percent return with a net equity gain of \$5,706.82 in the nine-week session.

The team's portfolio included Apple, Cisco, Walt Disney, Facebook, Google, Nike and Exxon Mobil.

The three participants said of their participation:

■ Shannon Eason: "I think our team, 3 Times a Lady, did a wonderful job working together on this project. Our choice to make safe stock purchases with Google and Apple was a sure thing, but I think the best choice we made was with the Facebook purchase. Facebook stock volume closed at \$62,300,000 on Sept. 18, 2015 and was the star of our game. I feel the Facebook stock purchase is what pushed our team into first place. As a personal stockholder of Facebook, I am pleased to see Facebook doing so well. Looking back, I would not make any changes to our team's strategy. I am proud of our team for a first-place victory!"

■ Jennifer M. Womble: "Being that the three of us had little knowledge of how the stock market worked, I feel that we made good decisions on our investments. It was a clever idea to invest in well-known or popular companies. Popular companies that are well known for their products and services continue to increase their revenue because satisfied customers continue to purchase their products. Our team's strategy was beneficial and successful. Even though we had a not sure good start, we had a very successful finish. I have invested with my 401K at times, but I would like to be able to invest a large quantity; possibly in



Submitted Photos

Central Carolina Community College Business Technologies Instructor Amber Thomas, left, is pictured with three of her students — Shannon Eason, Amanda Holt and Jennifer Womble — who comprised the winning collegiate team in recent competition of the Stock Market Game. Pictured at right is Sandy Wheat, executive director of the N.C. Council on Economic Education.

one of our SMG companies. The only change that I would have made would be investing some of the cash we had remaining as well. This experience has increased my interest in investing again. I give the team an A!"

■ Amanda Holt: "Choosing popular and successful companies paid off well considering we placed first against the competing teams. Since we were so successful, I would not have changed anything about our investment strategy other than maybe spending the remaining two grand we

never used. I would give our team's strategy an A+! Our stocks were all successful, popular businesses that do well on a regular basis and continue to grow so we expected their success. I learned that it is worth it to save up a decent amount of money to spend on your investment to increase the possibility of investing in a successful stock. In the past, I have considered investing a little here and there, but I think it is best to wait until I have a larger value to place in a profitable stock."

"I like utilizing the Stock Market Game because it brings the facts and theories we teach to life. Students are more engaged, aware of current economic conditions, and are eager to learn about the market," said Amber Thomas, Central Carolina Community College Business Technologies instructor. "The game not only presents a great simulation, but it also provides a platform for class discussion and an ideal opportunity for collaboration in a team environment."

"The team environment is

something I am passionate about, in both face-to-face and distance education courses, because I think it teaches them a key skill they will need in the workforce. After listening to countless students' feedback, most agree that once they have played the game they are more interested and curious about the market as well as the key role it plays or will play in their financial futures."

For more information on Central Carolina Community College, visit the website www.cccc.edu.



First Bank presented a scholarship award to the winning Central Carolina Community College team that participated in the Stock Market Game. Pictured from left are Travis Bailey, Hunter Young and Allen Smith of First Bank; students Shannon Eason, Amanda Holt and Jennifer Womble; and Stewart Forbes of First Bank.



Social Security — Q&A

By BRENDA BROWN
Social Security Public Affairs Specialist

Question: I prefer reading by audio book. Does Social Security have audio publications?

Answer: Yes, we have many helpful publications you can listen to by audio. You can find them at www.socialsecurity.gov/pubs. Some of the publications available include What You Can Do Online, How Social Security Can Help You When a Family Member Dies, Apply Online for Social Security Benefits, and Your Social Security Card and Number.

Question: I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

Answer: Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit www.socialsecurity.gov.

Question: How are my retirement benefits calculated?

Answer: Your Social Security benefits are based on earnings averaged over your lifetime. Your actual earnings are first adjusted or "indexed" to account for changes in average wages since the year the earnings were received. Then we calculate your average monthly indexed earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit. You would receive this amount at your full retirement age. You may be able to estimate your benefit by using our Retirement Estimator, which offers estimates based on your Social Security earnings. You can find the Re-

tirement Estimator at www.socialsecurity.gov/estimator.

Question: I know that Social Security's full retirement age is gradually rising to 67. Does this mean the "early" retirement age will also be going up by two years, from age 62 to 64?

Answer: No. While it is true that under current law the full retirement age is gradually rising from 65 to 67, the "early" retirement age remains at 62. Keep in mind, however, that taking early retirement reduces your benefit amount. For more information about Social Security benefits, visit the website at www.socialsecurity.gov.

Question: I have heard there is a way for my daughter to get her disability application on the "fast-track." How does this work?

Answer: If your daughter has one of the more than 200 impairments on the Compassionate Allowances list, her application might be "fast-tracked" for a decision. Compassionate Allowances make it possible for applicants to receive a decision on their disability applications within days instead of months or years as long as their medical conditions are so severe that they obviously meet Social Security's definition of disability. Learn more at www.socialsecurity.gov/compassionateallowances.

Question: Do I automatically get Medicare benefits if I am eligible for disability benefits?

Answer: After you have received Social Security disability benefits for 24 months, we will automatically enroll you in Medicare. We start counting the 24 months from the month you were entitled to receive disability, not the month when you received your first benefit payment. Sometimes you can get state Medicaid in the meantime. There are exceptions to this rule. People with amyotrophic lateral sclerosis (Lou Gehrig's disease) and chronic renal disease may be able to get Medicare earlier, for example. For more information, visit www.socialsecurity.gov.

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